

**AMENDMENT TO THE CLAIMS**

The following listing of claims replaces all previous listing of claims.

1. (Currently Amended) A method for providing solicitations and web-based offers and receiving corresponding responses thereto comprising:

    providing a solicitation to a set of users sharing pre-selected characteristics, incorporating in the solicitation at least an offer code and a universal resource locator (URL) corresponding to a web site;

    receiving a request to access the web site through the URL and receiving the offer code via the accessed web site;

    providing, via the accessed web site, an offer to at least one of the set of users, wherein the provided offer corresponds to the received offer code;

    receiving, via the accessed web site, a response to the offer from the at least one user of the set of users;

    collecting information reflecting an access history of the at least one user in relation to the offer; and

    modifying one or more financial terms of the offer based on the collected information and the response; and

    presenting the modified offer to the at least one of the set of users.

2. (Currently Amended) The method of claim 1, wherein the offer code incorporated in the solicitation is entered by the at least one user of the set of users at the web site.

3. (Original) The method of claim 1, wherein the solicitation is sent through electronic means.

4. (Currently Amended) The method of claim 1, wherein receiving a request further includes:

    providing a customer identification number; and

using the customer identification number to verify a user the at least one of the set of users.

5. (Currently Amended) The method of claim 1, wherein the offer provides for adjusting existing customer account financial terms.
6. (Currently Amended) The method of claim 1, wherein the offer includes financial terms for at least one new customer.
7. (Currently Amended) The method of claim 1, further including:  
adjusting a customer's account financial terms based on the response.
8. (Original) The method of claim 1, further including:  
creating a new customer account based on the response.
9. (Canceled).
10. (Previously Presented) The method of claim 1, wherein modifying the offer includes:  
analyzing the collected information; and  
modifying the offer based on the analysis.
11. (Original) The method of claim 1, wherein a customer's account is automatically updated based on the response.
12. (Currently Amended) A method for accessing web-based offers comprising:  
receiving a solicitation with at least an offer code and a universal resource locator (URL) corresponding to a web site;  
accessing a the web site through the URL;  
providing the offer code via the accessed web site;  
receiving, via the accessed web site, a set of offers based on the entered offer code;  
providing a response to the received offer set of offers via the web page site; and

receiving at least one modified offer via the web site, wherein the at least one modified offer is ~~at least one of~~ included in the set of offers that ~~has and whose financial terms have~~ been modified based on stored viewing history information reflecting the access history of the web site in relation to the set of offers and the response.

13. (Canceled).
14. (Original) The method of claim 12, wherein the set of offers relate to at least one of cellular telephone products and services.
15. (Original) The method of claim 12, wherein the set of offers relate to financial services.
16. (Currently Amended) A method for providing web-based offers and receiving responses thereto comprising:
  - providing a web site that provides a prompt for an offer code, wherein the offer code is included in a solicitation for a product or service;
  - receiving the offer code via the prompt;
  - displaying at least one offer corresponding to the received offer code;
  - receiving a response to the at least one offer;
  - collecting information reflecting a viewing history related to the at least one offer; and
  - modifying the financial terms of the at least one offer based on the collected information and the response; and
  - presenting the at least one modified offer to at least one user.
17. (Currently Amended) The method of claim 16, wherein the at least one offer relates to at least one of cellular telephone products and services.
18. (Currently Amended) The method of claim 16, wherein the at least one offer relates ~~relate~~ to financial services.

19. (Currently Amended) An apparatus for providing solicitations and web-based offers and receiving corresponding responses thereto comprising:

    a providing module for providing a solicitation to a set of users sharing pre-selected characteristics, incorporating in the solicitation at least an offer code and a universal resource locator (URL) corresponding to a web site;

    a receiving module for receiving a request to access the web site through the URL and receiving the offer code via the accessed web site;

    a providing module for providing, via the accessed web site, an offer to at least one of the set of users, wherein the provided offer corresponds to the received offer code;

    a receiving module for receiving, via the accessed web site, a response to the offer from the at least one user of the set of users;

    a collecting module for collecting information reflecting an access history of the at least one user of the set of users in relation to the offer; and

    a modifying module for modifying one or more financial terms of the offer based on the collected information and the response; and

presenting the modified offer to the at least one of the set of users.

20. (Currently Amended) The apparatus of claim 19, wherein the offer code incorporated in the solicitation is entered by the at least one user of the set of users at the web site.

21. (Original) The apparatus of claim 19, wherein the solicitation is sent through electronic means.

22. (Currently Amended) The apparatus of claim 19, wherein the receiving module for receiving a the request further includes:

    a providing module for providing a customer identification number; and

    a using module for using the customer identification number to verify a user the at least one of the set of users.

23. (Currently Amended) The apparatus of claim 19, wherein the offer provides for adjusting existing customer account financial terms.
24. (Currently Amended) The apparatus of claim 19, wherein the offer includes financial terms for new customers.
25. (Currently Amended) The apparatus of claim 19, further including:  
an adjusting module for adjusting a customer's account financial terms based on the response.
26. (Original) The apparatus of claim 19, further including:  
a creating module for creating a new customer account based on the response.
27. (Canceled).
28. (Currently Amended) The apparatus of claim 19, wherein the modifying module further includes:  
an analyzing module for analyzing the collected information; and  
a modifying module for modifying the financial terms of the offer based on the analysis.
29. (Original) The apparatus of claim 19, wherein a customer's account is automatically updated based on the response.
30. (Currently Amended) An apparatus for accessing web-based offers comprising:  
a receiving module for receiving a solicitation with at least an offer code and a universal resource locator (URL) corresponding to a web site;  
an accessing module for accessing a the web site through the URL and providing the offer code via the accessed web site;  
a receiving module for receiving, via the accessed web site, a set of offers, wherein at least one offer is based on the entered offer code;  
a providing module for providing a response to the received at least one offer at the web page site;

a receiving module for receiving at least one modified offer via the web site, wherein the at least one modified offer is included in the at least one offer ~~that has and whose financial terms have~~ been modified based on stored history information reflecting the access history of the web site in relation to the at least one offer and the response.

31. (Canceled).
32. (Previously Presented) The apparatus of claim 30, wherein the at least one offer relates to at least one of cellular telephone products and services.
33. (Previously Presented) The apparatus of claim 30, wherein the at least one offer relates to financial services.
34. (Currently Amended) An apparatus for providing web-based offers and receiving responses thereto comprising:
  - a providing module for providing a web site that provides a prompt for an offer code, wherein the offer code is included in a solicitation for a product or service;
  - a receiving module for receiving the offer code via the prompt;
  - a displaying module for displaying at least one offer corresponding to the received offer code;
  - a receiving module for receiving a response to the at least one offer;
  - a collecting module for collecting information reflecting an access history of the web site related to the at least one offer; and
  - a modifying module for modifying one or more financial terms of the at least one offer based on the collected information and the response; and  
a presenting module for presenting the at least one modified offer to at least one user.
35. (Previously Presented) The apparatus of claim 34, wherein the at least one offer relates to at least one of cellular telephone products and services.
36. (Previously Presented) The apparatus of claim 34, wherein the at least one offer relates to financial services.

37. (Currently Amended) A computer-readable medium containing instructions for providing solicitations and web-based offers and receiving corresponding responses thereto comprising:

providing a solicitation to a set of users sharing pre-selected characteristics, incorporating in the solicitation at least an offer code and a universal resource locator (URL) corresponding to a web site;

receiving a request to access the web site through the URL and receiving the offer code via the accessed web site;

providing, via the accessed web site, an offer to at least one of the set of users, wherein the provided offer corresponds to the received offer code;

receiving, via the accessed web site, a response to the offer from the at least one user of the set of users;

collecting information reflecting an access history of the at least one user of the set of users in relation to the offer; and

modifying the financial terms of the offer based on the collected information and the response; and

presenting the modified offer to the at least one of the set of users.

38. (Currently Amended) The computer-readable medium of claim 37, wherein the offer code incorporated in the solicitation is entered by the user at least one of the set of users at the web site.

39. (Original) The computer-readable medium of claim 37, wherein the solicitation is sent through electronic means.

40. (Currently Amended) The computer-readable medium of claim 37, wherein receiving a the request further includes:

providing a customer identification number; and

using the customer identification number to verify a user the at least one of the set of users.

41. (Currently Amended) The computer-readable medium of claim 37, wherein the offer provides for adjusting existing customer account financial terms.
42. (Currently Amended) The computer-readable medium of claim 37, wherein the offer includes financial terms for new customers.
43. (Currently Amended) The computer-readable medium of claim 37, further including:  
adjusting a customer's account financial terms based on the response.
44. (Original) The computer-readable medium of claim 37, further including:  
creating a new customer account based on the response.
45. (Canceled).
46. (Currently Amended) The computer-readable medium of claim 45 37, wherein modifying the offer includes:  
analyzing the history information; and  
modifying the offer based on the analysis.
47. (Original) The computer-readable medium of claim 37, wherein a customer's account is automatically updated based on the response.
48. (Currently Amended) A computer-readable medium containing instructions for accessing web-based offers comprising:  
receiving a solicitation with at least an offer code and a universal resource locator (URL) corresponding to a web site;  
accessing a the web site through the URL and entering the offer code via the accessed web site;  
receiving, via the accessed web site, a set of offers based on the entered offer code;  
providing a response to the received offer set of offers at the web page; and

receiving at least one modified offer via the web site, wherein the at least one modified offer is ~~at least one of included in the set of offers that has and whose financial terms have been modified based on stored viewing history information reflecting a history of access to the web site in relation to the set of offers and the response.~~

49. (Canceled).

50. (Original) The computer-readable medium of claim 48, wherein the set of offers relate to at least one of cellular telephone products and services.

51. (Original) The computer-readable medium of claim 48, wherein the set of offers relate to financial services.

52. (Currently Amended) A computer-readable medium containing instructions for providing web-based offers and receiving responses thereto comprising:

providing a web site that provides a prompt for an offer code, wherein the offer code is included in a solicitation for a product or service;

receiving the offer code via the prompt;

displaying at least one offer corresponding to the received offer code;

receiving a response to the at least one offer;

collecting information reflecting an access history of the web site related to the at least one offer; and

modifying the financial terms of the at least one offer based on the collected information and the response; and

presenting the at least one modified offer to at least one user.

53. (Previously Presented) The computer-readable medium of claim 52, wherein the at least one offer relates to at least one of cellular telephone products and services.

54. (Previously Presented) The method of claim 1, further including:

providing the modified offer to at least one of the at least one user and at least one different user.

55. (Previously Presented) The method of claim 16, further including:  
providing the at least one modified offer to at least one of the at least one user.
56. (Previously Presented) The apparatus of claim 19, further including:  
a providing module for providing the modified offer to at least one of the at least one user and at least one different user.
57. (Previously Presented) The apparatus of claim 34, further including:  
a providing module for providing the modified offer.
58. (Currently Amended) The computer-readable medium of claim 1 37, ~~wherein the method further includes~~ further including:  
providing the modified offer to at least one of the at least one user of the set of users and at least one different user.